

M&G Wealth Platform

Trust Application

Use this form to apply for the following Trust Accounts:

General Investment Account (GIA)

Third Party Product Account (TPPA)

If you have any questions please contact your Financial Adviser or call our Client Services Team on 0345 076 6140. Our lines are open 8:30am to 5:30pm Monday to Friday.

To reduce paper usage, when possible please complete and sign this form digitally.

The completed form and any additional documentation should be sent to either:

Platformnewbusiness@mandg.com

or

New Business, M&G Wealth Platform, Trimbridge House, Trim Street, Bath BA1 1HB

Information

This Application can be used to set up an Account for:

- an existing trust
- a testamentary/will trust

Note: Third party products cannot be held in our GIA.

If you are applying on behalf of an individual, charity or company, please ask your Financial Adviser for the appropriate form, available on the Platform.

For Express Trusts, please see our [GIA Express Trusts Guide](#) document.

Additional documentation required depending on the trust type:

Trust

- Trust Deed(s), including any subsequent Deeds of Amendment etc, that must show the following:
 - The appointment of current trustees;
 - Details of how trustees are appointed and removed;
 - Details of the beneficiaries and protector (if applicable);
 - The appointment of individual(s) able to act on behalf of the trust;
 - Details of the original source of funds and the settlor(s); and
 - The ability for the trust to make the investment.
- Any applicable authorised signatory list.
- Bank verification documents. Please supply one of the following:
 - Certified copy of a recent bank statement (last 3 months)
 - Void cheque or paying-in slip

Testamentary/Will trust

- Will
- Death Certificate
- Grant of Probate
- Any applicable authorised signatory list
- Bank verification documents. Please supply one of the following:
 - Certified copy of a recent bank statement (last 3 months)
 - Void cheque or paying-in slip

Additional documentation required for all trust types:

Trust Registration Extract

An extract of the trust registration will be required to be obtained for all trusts that are required to register with HMRC.

If you are unsure whether the trust is required to be registered, please refer to the [Trust Registration Service Manual](#).

Self-Certification Forms

We also ask that you complete an Entity Self-Certification. For a Passive Non-Financial Entity, each controlling person will also need to complete an Individual Self-Certification. We cannot process this application without this information.

One of each form can be found at the back of this Application, but if more are required see the links below:

- [Entity Self-Certification](#)
- [Individual Self-Certification](#)

Section 1 Trust Details

Name of trust

In which country is the trust established/registered?

Note: If this is a non-UK trust, we will need to carry out further due diligence.

Nature/purpose of the trust
(please list the main activities that the trust is involved in)

Registered address of trust

Postcode

Pension Scheme Tax Reference (PSTR)
For Pension Trust SASS applications for third party products only.

Start date of trust

D

D

/

M

M

/

Y

Y

Y

Y

Legal Entity Identifier (LEI)

Failure to provide us with an LEI will mean you will be unable to trade in Exchange Traded Instruments on our Platform.
This does not apply to bare trusts.

Please confirm the overall source of wealth

Please note that in some circumstances we may be required to ask you for more information on your source of wealth.

Trust type (please mark x in one of the boxes)

Bare trust

X

Discretionary trust

X

Life interest trust

X

Trust Registration Details

Trust Registration Number

Is the trust exempt from registering with the HMRC Trust Registration Service?

Yes

X

No

X

If yes, please state the reason why below

If no, you must supply an excerpt of the Trust Registration details with the application.

Section 2 Primary Contact

Section 2.1 Primary Contact Details

Please provide details of the person who will receive all correspondence for the Account, including valuations.

Primary contact name

Telephone number

Position (e.g. trustee)

Mobile

Correspondence address (if different to registered address)

Email

Postcode

Section 2.2 Contact Preferences

Sometimes we need to send the Primary Contact service communications. These communications contain necessary information that relate to the platform and the account and are non-promotional.

What is the Primary Contact's preferred contact method?* Please mark **x** as appropriate:

Online

☐

Paper

☐

*If you do not answer this question we will set the contact method as 'Online' if an email address has been provided, otherwise we will set it as 'Paper'.

We'll apply these preferences where possible. Sometimes we may have to use another method to contact the Primary Contact. If they need an alternative format (Braille, Audio or Large Print), please contact our customer services team.

Section 2.3 Online Access

If you choose 'Online' as the Primary Contact's preferred contact method above, you'll need to make sure their online access is set to either 'Enquiry only' or 'Trading access'. This will allow them to view communications online.

What online access rights does the Primary Contact require? Please mark **x** as appropriate:

No online access

☐

Enquiry only

☐

Trading access*

☐

Note: The access rights you choose for the Primary Contact will also apply to any account that they may be linked to.

*Trading access is not allowed if you have a Discretionary Fund Manager appointed.

Section 3 Trustee Details

In order to open the Account we require personal details of the settlor, trustee and/or beneficiary.

If this Application does not provide you with enough space for the personal details of all required parties, please photocopy this section of the form, complete for each additional person and attach all relevant pages to this Application.

Section 3.1 Corporate Trustee Details

If applicable, please provide details of the Corporate Trustee, and then continue to Section 3.2.

Contact name

Name of corporate entity

In which country is the corporate entity established/registered?

Registered number

Type of entity (corporate, trust etc)

Relevant company registry* or regulated market listing authority

*Relevant company registry includes other registers, such as those maintained by charity commissions (or equivalent) or chambers of commerce.

Registered address of corporate entity

Postcode

Country of jurisdiction

Location of business (full operating address)

Postcode

Email

Note: A valid email address is required to access the Account online.

Legal Entity Identifier (LEI)

Failure to provide us with an LEI will mean you will be unable to trade in Exchange Traded Instruments on our platform.

Note: If this is a non-UK corporate entity, we will need to carry out further due diligence.

Please provide details of directors or equivalent. If the entity has more than four directors, provide the details for those with the highest level of financial control.

Director (or equivalent) 1

Name

Address

Postcode

Date of Birth

/

/

Director (or equivalent) 2

Name

Address

Postcode

Date of Birth

/

/

Director (or equivalent) 3

Name

Address

Postcode

Date of Birth

D

D

/

M

M

/

Y

Y

Y

Y

Please provide details of the principal beneficial owners (over 25%).

Principal Beneficial Owner 1

Name

Address

Postcode

Date of Birth

D

D

/

M

M

/

Y

Y

Y

Y

Principal Beneficial Owner 3

Name

Address

Postcode

Date of Birth

D

D

/

M

M

/

Y

Y

Y

Y

Director (or equivalent) 4

Name

Address

Postcode

Date of Birth

D

D

/

M

M

/

Y

Y

Y

Y

Principal Beneficial Owner 2

Name

Address

Postcode

Date of Birth

D

D

/

M

M

/

Y

Y

Y

Y

Principal Beneficial Owner 4

Name

Address

Postcode

Date of Birth

D

D

/

M

M

/

Y

Y

Y

Y

Section 3.2 Trust Roles

Please provide details of the settlors, trustees and named beneficiaries in respect of the trust.

This section provides space to enter details of four trust roles. If this does not provide you with enough space for the personal details of all required parties, please photocopy this section of the form, complete for each additional person and attach all relevant pages to this Application.

Settlor Details

For living Settlers all fields are required. For deceased Settlers, only the fields marked with a * are required.

***Title**

***Surname**

***Forename(s)**

***Date of Birth**

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

***Permanent residential address**

***Postcode**

***Country of residence**

Home telephone

Work telephone

Mobile

Email

Occupation

Occupation sector

National Insurance number

--	--	--	--	--	--	--	--	--

If you do not have a National Insurance number, please mark **X** here

Nationality

If you have dual nationality or are not a UK National, please complete the following (you may need to contact your Financial Adviser to help you answer these questions).

Non-UK nationality

National Identifier

If you do not have your National Identifier, please mark **X** here

Failure to provide us with a National Insurance number or other National Identifier will usually mean you will be unable to trade in Exchange Traded Instruments on our Platform. Please ask your Financial Adviser to contact us if you are unable to obtain the required identifier.

Trustee Details

Title

Surname

Forename(s)

Date of Birth

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

Permanent residential address

Postcode

Country of residence

Home telephone

Work telephone

Mobile

Email

National Insurance number

--	--	--	--	--	--	--	--	--

If you do not have a National Insurance number, please mark **x** here

Nationality

If you have dual nationality or are not a UK National, please complete the following (you may need to contact your Financial Adviser to help you answer these questions).

Non-UK nationality

National Identifier

If you do not have your National Identifier, please mark **x** here

Failure to provide us with a National Insurance number or other National Identifier will usually mean you will be unable to trade in Exchange Traded Instruments on our Platform. Please ask your Financial Adviser to contact us if you are unable to obtain the required identifier.

Trustee Details

Title

Surname

Forename(s)

Date of Birth

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

Permanent residential address

Postcode

Country of residence

Home telephone

Work telephone

Mobile

Email

National Insurance number

--	--	--	--	--	--	--	--	--

If you do not have a National Insurance number, please mark **x** here

Nationality

If you have dual nationality or are not a UK National, please complete the following (you may need to contact your Financial Adviser to help you answer these questions).

Non-UK nationality

National Identifier

If you do not have your National Identifier, please mark **x** here

Failure to provide us with a National Insurance number or other National Identifier will usually mean you will be unable to trade in Exchange Traded Instruments on our Platform. Please ask your Financial Adviser to contact us if you are unable to obtain the required identifier.

If there are more than two Trustees, please duplicate this page as required.

Beneficiary Details

Title

Surname

Forename(s)

Date of Birth

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

Permanent residential address

Postcode

Country of residence

Home telephone

Work telephone

Mobile

Email

National Insurance number

--	--	--	--	--	--	--	--	--

If you do not have a National Insurance number, please mark **x** here

Nationality

If you have dual nationality or are not a UK National, please complete the following (you may need to contact your Financial Adviser to help you answer these questions).

Non-UK nationality

National Identifier

If you do not have your National Identifier, please mark **x** here

Failure to provide us with a National Insurance number or other National Identifier will usually mean you will be unable to trade in Exchange Traded Instruments on our Platform. Please ask your Financial Adviser to contact us if you are unable to obtain the required identifier.

Section 4 Authorised Signatory Details

You are not required to complete this section if only ONE trustee is identified in Section 3, please continue to Section 5.

Please provide details of who can sign and provide instructions on behalf of the Account. Please mark **x** in ONE of the boxes below:

Any two trustees from Section 3

☐

If more than two trustees from Section 3,
please specify the total number of trustees

Signatures in accordance with the authorised signatory list

A certified copy of this list must be enclosed with the Application

☐

Section 5 Account Details

General Investment Account

Please mark **x** if you wish to open this Account:

☐

What name would you like to be shown on the Account?

Lump sum cash amount with this Application

How is the cash being paid? Cheque/BACS/CHAPS

Any cheques should be made payable to: IFDL Client Nominee A/C.

Initial Financial Adviser Charge for cash lump sum

 and/or

Source of funds

Inheritance ☐ Property sale ☐ Sale of other assets ☐

Savings from salary ☐ Divorce settlement ☐

Other (please specify)

Transfer/Re-registration from another provider

Please note that you will need to complete a Transfer Instruction for any transfers you wish to make. The relevant forms can be found on the Platform.

Cash transfer value

Initial Financial Adviser Charge for cash lump sum

 and/or

Re-registrations value

Initial Financial Adviser Charge for re-registrations

 and/or

Please mark **x** if you wish to appoint a Discretionary Fund Manager:

Please complete a DFM Authorisation Form.

☐

If you wish to use different investment strategies for this Account,

please confirm how many additional Accounts you wish to open (max 4)

Third Party Product Account

Please mark **x** if you wish to open this Account:

☐

To view our available Third Party Product Accounts, see our [Product Partners](#) page.

Estimated amount to be received in this Account:

Cash

Initial Financial Adviser Charge for cash

and/or

Re-registrations

Initial Financial Adviser Charge for re-registrations

and/or

Please mark **x** if you wish to appoint a Discretionary Fund Manager:

Please complete a DFM Authorisation Form.

☐

If you have requested a Third Party Product Account is opened we will contact the third party provider to arrange for this Account to be set up.

Please provide the following third party product provider details:

Provider name

Third party reference number

Type of Account E.g. Offshore Bond, SSAS

Contact telephone

Contact email address

Note: The opening of the Third Party Product Account is subject to the agreement of the third party product provider and online access rights/authorised signatories for this Account will be determined by the third party product provider only.

Section 6 Income and Withdrawal Details

Please provide details of the UK bank account to receive any withdrawals from the General Investment Account only. Please note, we are unable to accept a Trustee's own bank account.

Any withdrawals from a Third Party Product Account will be paid to the bank account notified to us by the third party product provider.

Section 6.1 Applicants' Bank Account Details

Account type

Bank account

☐

Building society

☐

Name on account

Bank/Building Society account number

Branch sort code

Where possible we will run our own checks, but we may require additional documents to verify your bank details. To help avoid delays, please enclose one of the following documents:

- Certified copy of a recent bank statement (last 3 months)
- Void cheque or paying-in slip

Section 6.2 Income and Withdrawal Instructions

Natural Income

No withdrawal of natural income

☐

Pay natural income to the bank account named in Section 6.1

☐

Please mark x in the appropriate box to select withdrawal frequency.

Monthly

☐

Quarterly

☐

Half Yearly

☐

Annually

☐

As received

☐

Start date

Income withdrawals will only be paid out to you if you select a start date.

Regular Withdrawals

If required, please provide a fixed amount to withdraw

£

Please mark x in the appropriate box to select withdrawal frequency.

Monthly

☐

Quarterly

☐

Half Yearly

☐

Annually

☐

Start date

Regular withdrawals will only be paid out to you if you select a start date.

Section 7 Financial Adviser Details

Section 7.1 Financial Adviser Charges

Please indicate below the Charges you would like to take. If you leave any boxes blank we will assume that you are not taking that type of Charge.

General Investment Account

Initial Financial Adviser Charge (per investment)

Cash lump sums	<input data-bbox="263 481 443 539" type="text" value="%"/>	or	<input data-bbox="571 481 759 539" type="text" value="£"/>
Cash transfers	<input data-bbox="263 548 443 607" type="text" value="%"/>	or	<input data-bbox="571 548 759 607" type="text" value="£"/>
Re-registrations	<input data-bbox="263 616 443 674" type="text" value="%"/>	or	<input data-bbox="571 616 759 674" type="text" value="£"/>
Regular payments	<input data-bbox="263 683 443 741" type="text" value="%"/>		

Ongoing Financial Adviser Charge

	Per annum	Include cash?
Holdings*	<input data-bbox="959 510 1211 568" type="text" value="%"/>	Yes <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/>
or		
	Monthly	
Fixed amount**	<input data-bbox="959 683 1211 741" type="text" value="£"/>	

Third Party Product Account

Initial Financial Adviser Charge (per investment)

Cash lump sums	<input data-bbox="263 902 443 960" type="text" value="%"/>	or	<input data-bbox="571 902 759 960" type="text" value="£"/>
Cash transfers	<input data-bbox="263 969 443 1028" type="text" value="%"/>	or	<input data-bbox="571 969 759 1028" type="text" value="£"/>
Re-registrations	<input data-bbox="263 1037 443 1095" type="text" value="%"/>	or	<input data-bbox="571 1037 759 1095" type="text" value="£"/>
Regular payments	<input data-bbox="263 1104 443 1162" type="text" value="%"/>		

Ongoing Financial Adviser Charge

	Per annum	Include cash?
Holdings*	<input data-bbox="959 934 1211 992" type="text" value="%"/>	Yes <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/>
or		
	Monthly	
Fixed amount**	<input data-bbox="959 1104 1211 1162" type="text" value="£"/>	

Ongoing Financial Adviser Charges information:

*Holdings percentage based charges are an annual amount, however they will be payable over your chosen frequency, which is agreed with your Firm. Please note that the total charges may go up or down as this is dependent on the value of the Account.

**Fixed Amount charges will be applied based on the frequency agreed with your firm e.g. £100 monthly will pay £1,200 per year.

Please read below for further information to support charge requests:

1. This form will put in place new Financial Adviser Charges.
2. Ad Hoc Financial Adviser charges must be requested by completing the Ad Hoc Adviser Charge Form, available on the Platform.
3. All Charges entered on this Application will be stored on our system and will be used to validate all charge requests made by you or set up on your behalf.
4. Ongoing Financial Adviser Charges will be deducted at your financial adviser's chosen frequency in arrears and calculated based on the month end balance of the total value of Investments and cash.
5. These charges are applicable after our systems are updated, therefore there may be a delay to when your change takes effect.

Section 7.2 Declarations

By submitting this application, I confirm that:

Financial Adviser Firm

(a) I am submitting this application either in my personal capacity as an authorised Financial Adviser or on behalf of an authorised firm for whom I have authority to act and on whose behalf I make this declaration.

(b) I am personally, or the firm for whom I have authority to act is, permitted to do business with Investment Funds Direct Limited (IFDL) and I have all necessary authority from my client(s) to execute this business on their behalf.

(c) My client(s) has/have received, and been given sufficient time to read and understand, all the necessary documentation applicable to this application to open an account, including but not limited to:

- Terms
- Charges Document
- Platform Guide
- Product Factsheets and/or Key Features Documents
- A personalised Illustration

(d) I have the instruction from my client(s) to provide the bank account details given to use this account for cash withdrawals, where applicable.

(e) I understand that IFDL will automatically invest cash received into my client(s)'s account(s) where an Investment Strategy has been captured, as soon as it has been reconciled and allocated.

(f) My client(s) has/have agreed to the deduction of charges as detailed in the Financial Adviser Charges section of this application.

(g) I declare that this application has been completed to the best of my knowledge and belief.

Money Laundering

(a) My client(s) has/have acknowledged that IFDL may use approved credit reference agencies, tracing companies, financial crime prevention agencies, or publicly available information, to help verify their identity, as well as to prevent fraud and money laundering.

(b) My client(s) has/have acknowledged that where identity checks are unable to be electronically completed, anti-money laundering documentation will be required prior to proceeding with account opening and accepting transactions.

Data Privacy

(a) I have my client's permission and all necessary rights to submit this application in accordance with data protection laws and the Terms of Business.

(b) I have provided my client(s) with the IFDL Client Privacy Policy, which they have acknowledged.

(c) I have collected explicit consent from my client(s) for IFDL and its third parties* to process their sensitive personal information.

(d) I have correctly notified IFDL of my client(s) electronic communication preferences and collected consent from my client(s) for this, where applicable, in each case so that IFDL and its Business Partners can lawfully process my client(s) personal information in accordance with the IFDL Client Privacy Policy.

*has the same meaning as set out in the IFDL Client Privacy Policy.

Please mark **X** in this box if your client(s) identity was verified without face-to-face contact.

☐

Firm Name

FCA Firm Reference Number

Certified Adviser (Name)

FCA Register or Directory number (if applicable)

Signature

Position

Date

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

N.B. The Certified Adviser must sign and date.

Section 8 Declaration

Before signing this declaration you should read our Terms and Charges documents carefully. These documents give you important information about your Account(s) and form the basis of the contract between you and Investment Funds Direct Limited (which trades as M&G Wealth). If there is anything you do not understand you should contact your Financial Adviser.

By signing this Application I/we agree that:

- (a) I/We being all the trustees named in Section 3 who act on behalf of the trust named in Section 1 wish to open an Account with M&G Wealth in accordance with the published Terms, which I/we acknowledge having received and to which I/we agree to be bound and any subsequent amendments which M&G Wealth may make from time to time in accordance with these Terms.
- (b) I/We hereby request and authorise M&G Wealth to:
 - (i) Correspond with the named contact in Section 2 and supply valuations to this individual.
 - (ii) Comply with all trading requests received via the M&G Wealth website from any applicant with 'Trading rights'.
 - (iii) Comply with all instructions provided by those authorised signatories detailed in Section 4, including requests for withdrawal whether given in writing, or by telephone from the Account believed to be genuine, in each case so long as the Account is in credit and will not become overdrawn in consequence of such withdrawal.
- (c) I/We understand that this authority will remain in force until I/we provide you with written notification of any change. I/We understand that M&G Wealth will act upon such instructions immediately and without further enquiry, unless it has cause to be suspicious as to the nature and content of the request.
- (d) I/We authorise M&G Wealth to make enquiries and take up references it considers appropriate in connection with this Application, and this authorisation is to remain effective until M&G Wealth receives our written confirmation to the contrary.
- (e) I/We understand that M&G Wealth accepts no liability whatsoever in respect of any losses which we may suffer as a result of any fraud, negligent misuse of the M&G Wealth Platform services, including internet dealing, unless such loss occurs as a result of fraud or negligence on the part of M&G Wealth or its employees or agents.
- (f) I/We authorise M&G Wealth to send copies to disclose details of this Account to our Financial Adviser as named in this Application, or their successors in title. I/We acknowledge that our Financial Adviser may receive fees in respect of this Account.
- (g) I/We confirm that the bank account details provided in Section 6.1 are those of the trust named in Section 1 and that I/we have given my/our Financial Adviser instruction to use this Account for the purposes of cash withdrawals and/or distribution payments.
- (h) I/We have read and understand the Data Protection statement in Section 8.1, and agree that you can use our information as stated in the statement.
- (i) I/We confirm that the information contained within this Application is true and correct. I/We agree to notify you immediately in the event that the information I/we have provided to you changes.

Section 8.1 Data Protection

As described in our Terms, the personal data that you provide to Investment Funds Direct Limited under this form will be used by us in compliance with our obligations under the EU and/or UK General Data Protection Regulations, including, where applicable, any other relevant privacy laws (together, "Applicable Data Protection Law").

Our Client Privacy Policy explains how personal data will be collected, used and stored by us and will set out further information required to be provided under Applicable Data Protection Law to the individual to whom the personal data relates. Please see our Client Privacy Policy (which we will update from time to time) for more information. This is available from your Financial Adviser or at ifdl.info/privacypolicy. If you provide us with information about other investors, you confirm that you will pass on a copy of our Client Privacy Policy to them so that they are aware of how their personal data will be collected, used and stored by us.

Please ensure the declaration is signed overleaf by the Applicants named in Section 3.

This Declaration MUST be signed by the Applicants who completed Section 3.

Corporate Trustee 1

Name (Block Capitals)

Position in the company

Authorised Signature

Date

D

D

/

M

M

/

Y

Y

Y

Y

Corporate Trustee 2

Name (Block Capitals)

Position in the company

Authorised Signature

Date

D

D

/

M

M

/

Y

Y

Y

Y

Individual Trustee 1

Name (Block Capitals)

Position

Authorised Signature

Date

D

D

/

M

M

/

Y

Y

Y

Y

Individual Trustee 2

Name (Block Capitals)

Position

Authorised Signature

Date

D

D

/

M

M

/

Y

Y

Y

Y

Individual Trustee 3

Name (Block Capitals)

Position

Authorised Signature

Date

D

D

/

M

M

/

Y

Y

Y

Y

Individual Trustee 4

Name (Block Capitals)

Position

Authorised Signature

Date

D

D

/

M

M

/

Y

Y

Y

Y

Entity Self-Certification

Tax regulations¹ require us to collect certain information about each investor's tax residency and tax classifications. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information about your Account(s) with HMRC and this may be shared with the tax authorities of another jurisdiction. If your organisation has more than one country of tax residency, please duplicate this form.

If you have any questions about your organisation's classifications in the form below, please contact your tax adviser. **Please see explanatory notes at the end of this form for key definitions.** Should any information provided change, please notify us immediately.

Section 1 Entity Details

Existing client number (if applicable)

Organisation name

Country of Incorporation or Organisation

Organisation address

Postcode

Phone number

Section 2 Tax Residency Information

Country in which your organisation is resident for tax purposes:

Organisation's Tax Identification Number:

Section 3 Organisation's classification under FATCA²

Please mark **x** in only one box with reference to the tax residency stated in Section 2.

If your organisation is a Financial Institution⁵, please specify which type:

3.1	UK Financial Institution ⁵ or a Partner Jurisdiction Financial Institution ⁶	<input type="checkbox"/>
3.2	Participating Foreign Financial Institution (in a non-IGA jurisdiction ⁷)	<input type="checkbox"/>
3.3	Non-Participating Foreign Financial Institution ⁸ (in a non-IGA jurisdiction ⁷)	<input type="checkbox"/>
3.4	Financial Institution resident in the USA or in a US Territory ⁹	<input type="checkbox"/>
3.5	Exempt Beneficial Owner ¹⁰	<input type="checkbox"/>
3.6	Deemed Compliant Foreign Financial Institution ¹¹ (besides those listed above)	<input type="checkbox"/>

If your organisation is not a Financial Institution⁵, please specify the entity's FATCA status below:

3.7	Active Non-Financial Foreign Entity ¹²	<input type="checkbox"/>
3.8	Passive Non-Financial Foreign Entity ¹³ (If this box is selected, please include individual self-certification forms for each of your Controlling Persons ⁴)	<input type="checkbox"/>

Section 4 Complete this only if your organisation is a US Tax Resident (Section 2)

Mark x in this box if your organisation is any of the following and therefore not a Specified US Person¹⁶

☒

- A regularly traded corporation on a recognised stock exchange
- Any corporation that is a member of the same expanded affiliated group as a regularly traded corporation on a recognised stock exchange
- A government entity
- Any bank as defined in section 581 of the U.S. Internal Revenue Code
- A retirement plan under section 7701(a)(37), or exempt organisation under section 501(a) of the U.S. Internal Revenue Code
- OR any other exclusion listed in Explanatory Note 16

Section 5 Organisation's classification under the Common Reporting Standard (CRS²)

Please mark x in only one box in this section with reference to the tax residency stated in Section 2.

5.1	Financial Institution ¹⁷ (this includes Non-Reporting Financial Institutions ¹⁸ such as a pension scheme, government entity, international organisation and other entities listed in Explanatory Note 18).	<input checked="" type="checkbox"/>
5.2	A professionally managed Investment Entity ²³ outside of a CRS Participating Jurisdiction ²⁴ (If this box is selected, please include individual self-certification forms for each of your Controlling Persons ⁴)	<input checked="" type="checkbox"/>
5.3	Active Non-Financial Entity ²⁰ which is regularly traded on an established securities market or affiliated thereto, a governmental entity or an international organisation	<input checked="" type="checkbox"/>
5.4	Active Non-Financial Entity ²⁰ (other than those listed in Section 5.3)	<input checked="" type="checkbox"/>
5.5	Passive Non-Financial Entity ²¹ (If this box is selected, please include individual self-certification forms for each of your Controlling Persons ⁴)	<input checked="" type="checkbox"/>

Section 6 Declaration for FATCA and CRS²

Data Protection

As described in our Terms, the personal data that you provide to Investment Funds Direct Limited under this form will be used by us in compliance with our obligations under the EU and/or UK General Data Protection Regulations, including, where applicable, any other relevant privacy laws (together, "Applicable Data Protection Law").

Our Client Privacy Policy explains how personal data will be collected, used and stored by us and will set out further information required to be provided under Applicable Data Protection Law to the individual to whom the personal data relates. Please see our Client Privacy Policy (which we will update from time to time) for more information. This is available from your Financial Adviser or at ifdl.info/privacypolicy. If you provide us with information about other investors, you confirm that you will pass on a copy of our Client Privacy Policy to them so that they are aware of how their personal data will be collected, used and stored by us.

I declare that the information provided on this form is, to the best of my knowledge and belief, accurate and complete.

I agree to notify M&G Wealth immediately in the event that information on this self-certification form changes (including any changes to Controlling Persons).

Name (Block Capitals)

Position (in organisation)

Signature of person authorised to sign

Date

 / /

Entity Self-Certification Explanatory Notes

The following explanatory notes are based on Tax Regulations as implemented in the UK. If you have any questions about your organisation's classification, please contact your tax adviser.

Definitions common to FATCA and CRS

¹Tax Regulations

The term "tax regulations" refers to regulations created to enable automatic exchange of information and include Foreign Account Tax Compliance Act (FATCA), and the OECD Common Reporting Standard (CRS) for Automatic Exchange of Financial Account Information².

²FATCA and CRS

FATCA

FATCA regulations in sections 1471 to 1474 of the US Internal Revenue Code and the Treasury regulations and official guidance issued there under, as amended from time to time. FATCA regulations have been adopted in the UK by The International Tax Compliance Regulations 2015.

CRS

The OECD Common Reporting Standard (CRS) which has been adopted in the UK by The International Tax Compliance Regulations 2015.

³Non-Profit Organisation

An entity that meets ALL of the following criteria:

- (i) it is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organisation, business league, chamber of commerce, labour organisation, agricultural or horticultural organisation, civic league or an organisation operated exclusively for the promotion of social welfare;
- (ii) it is exempt from income tax in its country of residence;
- (iii) it has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
- (iv) the applicable laws of the entity's country of residence or the entity's formation documents do not permit any income or assets of the entity to be distributed to, or applied for the benefit of, a private person or non-charitable entity other than pursuant to the conduct of the entity's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the entity has purchased; and
- (v) the applicable laws of the entity's country of residence or the entity's formation documents require that, upon the entity's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organisation, or escheat to the government of the entity's country of residence or any political subdivision thereof.

⁴Controlling Persons

The term "Controlling Persons" means the natural persons who exercise control over an Entity. In the case of a trust, such term means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions. The term "Controlling Persons" must be interpreted in a manner consistent with the Financial Action Task Force Recommendations.

"Control" over an Entity is generally exercised by the natural person(s) who ultimately has a controlling ownership interest in the Entity. A "control ownership interest" depends on the ownership structure of the legal person and is usually identified on the basis of a threshold applying a risk-based approach (e.g. any person(s) owning more than a certain percentage of the legal person, such as 25%). Where no natural person(s) exercises control through ownership interests, the Controlling Person(s) of the Entity will

be the natural person(s) who exercises control of the Entity through other means. Where no natural person(s) is identified as exercising control of the Entity, the Controlling Person(s) of the Entity will be the natural person(s) who holds the position of senior managing official.

Classifications under FATCA

⁵Financial Institution

The term "Financial Institution" means a Custodial Institution, a Depository Institution, an Investment Entity, or a Specified Insurance Company as defined for the purposes of FATCA². Please see the relevant Tax Regulations for the classification definitions that apply to Financial Institutions.

⁶Partner Jurisdiction Financial Institution

A Partner Jurisdiction Financial Institution includes (a) any Financial Institution resident in the UK, but excluding any branches of such Financial Institution that are located outside the UK and (b) any UK branch of a Financial Institution not resident in the UK. For these purposes, "Partner Jurisdiction" means any jurisdiction that has in effect an agreement with the US to facilitate the implementation of FATCA.

⁷Non-IGA Jurisdiction

A non-IGA jurisdiction is one where there is no Model 1 or 2 Intergovernmental Agreement in place with the US in respect of FATCA².

⁸Non-Participating Foreign Financial Institution (NPFFI)

The term "Non-Participating Foreign Financial Institution" means a non-participating FFI, as that term is defined in relevant U.S. Treasury Regulations, but does not include a United Kingdom Financial Institution or other Partner Jurisdiction Financial Institution other than a Financial Institution identified as a Non-Participating Financial Institution pursuant to a determination by IRS or HMRC that there is significant non-compliance with FATCA obligations.

⁹US Territory

This term means American Samoa, the Commonwealth of the Northern Mariana Islands, Guam, the Commonwealth of Puerto Rico or the US Virgin Islands.

¹⁰Exempt Beneficial Owner

The term "Exempt Beneficial Owner" means:

- (i) a UK Governmental Organisation;
- (ii) an International Organisation (examples of which include The International Monetary Fund, The World Bank, The International Bank for Reconstruction and Development and The European Community – for a full list please see the relevant guidance issued by HMRC, or the IRS);
- (iii) a Central Bank; or
- (iv) a UK registered pension scheme, or non-UK pension scheme falling within the definition of Exempt Beneficial Owner for the purpose of FATCA.

¹¹Deemed Compliant Foreign Financial Institution

The term "Deemed Compliant Foreign Financial Institution" means:

- (i) Those entities classified as such in Annex II of the UK IGA, which includes Non-profit and Financial Institutions⁵ with a Local Client Base; or
- (ii) Entities which otherwise qualify as such under the FATCA Regulations.

¹²Active Non-Financial Foreign Entity (NFFE)

An Active NFFE is any Non-Financial Foreign Entity¹⁴ that meets one of the following criteria:

- (a) Less than 50 percent of the NFFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50 percent of the assets held by the NFFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income;
- (b) The stock of the NFFE is regularly traded on an established securities market or the NFFE is a Related Entity¹⁵ of an Entity the stock of which is traded on an established securities market;
- (c) The NFFE is organised in a U.S. Territory and all of the owners of the payee are bona fide residents of that U.S. Territory;
- (d) The NFFE is a non-U.S. government, a government of a U.S. Territory, an international organisation, a non-U.S. central bank of issue, or an Entity wholly owned by one or more of the foregoing;
- (e) Substantially all of the activities of the NFFE consist of holding (in whole or in part) the outstanding stock of, and providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an NFFE shall not qualify for this status if the NFFE functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes. In these circumstances, the Entity will be a Passive NFFE¹³;
- (f) The NFFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution; provided, that the NFFE shall not qualify for this exception after the date that is 24 months after the date of the initial organisation of the NFFE;
- (g) The NFFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganising with the intent to continue or recommence operations in a business other than that of a Financial Institution;
- (h) The NFFE primarily engages in financing and hedging transactions with or for Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity¹⁵ provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
- (i) The Entity is a Non-Profit organisation³; or
- (ii) The NFFE is an "Excepted NFFE" as described in relevant U.S. Treasury Regulations.

¹³Passive Non-Financial Foreign Entity (PNFFE)

A Passive NFFE is any Non-Financial Foreign Entity¹⁴ that is not an Active NFFE¹².

¹⁴Non-Financial Foreign Entity (NFFE)

The term "NFFE" means any non-US Entity that is not treated as a Financial Institution⁵.

¹⁵Related Entity

An entity is a Related Entity of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose control includes directors in direct ownership of more than 50 percent of the vote or value in an entity.

¹⁶Specified US Person

The term "Specified U.S. Person" means a U.S. Person, other than:

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organisation exempt from taxation under section 501(a) or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the Securities Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State; or
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code.

Classifications under CRS

¹⁷Financial Institution

The term "Financial Institution" means a Custodial Institution, a Depository Institution, an Investment Entity²³, or a Specified Insurance Company.¹⁸Non-Reporting Financial Institution

¹⁸Non-Reporting Financial Institution

The term "Non-Reporting Financial Institution" means any Financial Institution which is:

- (a) a Governmental Entity, International Organisation or Central Bank, other than with respect to a payment that is derived from an obligation held in connection with a commercial financial activity of a type engaged in by a Specified Insurance Company, Custodial Institution, or Depository Institution;
- (b) a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; a Pension Fund of a Governmental Entity, International Organisation or Central Bank; or a Qualified Credit Card Issuer;
- (c) any other Entity that presents a low risk of being used to evade tax, has substantially similar characteristics to any of the Entities described in (a) or (b) above, and is included in the list of Non-Reporting Financial Institutions provided to the European Commission by the UK;
- (d) an Exempt Collective Investment Vehicle; or
- (e) a trust to the extent that the trustee of the trust is a Reporting Financial Institution and reports all information required to be reported pursuant to Section I with respect to all Reportable Accounts of the trust.

¹⁹Related Entity

An Entity is a "Related Entity" of another Entity if (i) either Entity controls the other Entity; (ii) the two Entities are under common control; or (iii) the two Entities are Investment Entities, are under common management, and such management fulfils the due diligence obligations of such Investment Entities. For this purpose control includes direct or indirect ownership of more than 50% of the vote and value in an Entity.

²⁰Active Non-Financial Entity (NFE)

The term "Active NFE" means any NFE²² that meets any of the following criteria:

- (a) less than 50% of the NFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50% of the assets held by the NFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income;
- (b) the stock of the NFE is regularly traded on an established securities market or the NFE is a Related Entity¹⁹ of an Entity the stock of which is regularly traded on an established securities market;
- (c) the NFE is a Governmental Entity, an International Organisation, a Central Bank, or an Entity wholly owned by one or more of the foregoing;
- (d) substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an Entity does not qualify for this status if the Entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes. In these circumstances, the Entity will be a Passive NFE²¹;
- (e) the NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE does not qualify for this exception after the date that is 24 months after the date of the initial organisation of the NFE;

(f) the NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganising with the intent to continue or recommence operations in a business other than that of a Financial Institution;

(g) the NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution; or

(h) the Entity is a non-profit organisation³.

²¹Passive Non-Financial Entity (PNFE)

A Passive NFE is any Non-Financial Entity²² that is not an Active NFE²⁰, or an Investment Entity²³ that is not a Participating Jurisdiction²⁴ Financial Institution.

²²Non-Financial Entity (NFE)

The term "NFE" means any Entity that is not a Financial Institution¹⁷.

²³Investment Entity

The term "Investment Entity" means any Entity:

- (a) which primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer:
 - (i) trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading;
 - (ii) individual and collective portfolio management; or
 - (iii) otherwise investing, administering, or managing Financial Assets or money on behalf of other persons; or
- (b) the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets, if the Entity is managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or an Investment Entity described in subparagraph A(6)(a) of the EU Directive on Administrative Co-operation 2014/107/EU.

An Entity is treated as primarily conducting as a business one or more of the activities described in subparagraph A(6)(a), or an Entity's gross income is primarily attributable to investing, reinvesting, or trading in Financial Assets for the purposes of subparagraph A(6)(b), if the Entity's gross income attributable to the relevant activities equals or exceeds 50% of the Entity's gross income during the shorter of:

- (i) the three-year period ending on 31 December of the year preceding the year in which the determination is made; or
- (ii) the period during which the Entity has been in existence.

The term "Investment Entity" does not include an Entity that is an Active NFE because that Entity meets any of the criteria in subparagraphs D(8)(d) through (g) of the EU Directive on Administrative Co-operation 2014/107/EU. This paragraph shall be interpreted in a manner consistent with similar language set forth in the definition of "financial institution" in the Financial Action Task Force Recommendations.

²⁴Participating Jurisdiction

The term "Participating Jurisdiction" means a jurisdiction which has an agreement in place to exchange information in accordance with the OECD Common Reporting Standard.

Individual Self-Certification

Tax Regulations¹ require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information about your Account with HMRC and this may be shared with the tax authorities of another jurisdiction. (UK residents should provide their National Insurance number.)

If you have any questions about your tax residency, please contact your tax adviser. Should any information provided change, please notify us immediately.

Section 1 Customer details

Please complete all details within this section.

Existing client number (if applicable)	<input type="text"/>
Name	<input type="text"/>
Permanent residential address	<input type="text"/>
Postcode	<input type="text"/>
Date of Birth	<div><div>D</div><div>D</div><div>/</div><div>M</div><div>M</div><div>/</div><div>Y</div><div>Y</div><div>Y</div><div>Y</div></div>
Telephone number	<input type="text"/>

Section 2 Tax Residency Information

Tax Regulations¹ require us to collect information about each investor's tax residency. Please indicate all countries in which you are a resident for tax purposes and the associated Tax Reference Number in the table below.

If you are a US citizen or resident, please include United States in this table along with your US Tax Identification Number.

Country/Countries of tax residency	Tax Reference Number
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

If you are not resident in any country for tax purposes, please mark **X** in this box and provide details on a separate sheet.

X

1. The term "tax regulations" refers to regulations created to enable automatic exchange of information and includes FATCA², various Agreements to Improve Tax Compliance entered into between the UK and its Crown Dependencies and its Overseas Territories and the OECD Common Reporting Standard for Automatic Exchange of Financial Account Information.

2. The term FATCA refers to The Foreign Account Tax Compliance provisions contained in the US Hire Act 2010.

Section 3

Declaration

Data Protection

As described in our Terms, the personal data that you provide to Investment Funds Direct Limited under this form will be used by us in compliance with our obligations under the EU and/or UK General Data Protection Regulations, including, where applicable, any other relevant privacy laws (together, “Applicable Data Protection Law”).

Our Client Privacy Policy explains how personal data will be collected, used and stored by us and will set out further information required to be provided under Applicable Data Protection Law to the individual to whom the personal data relates. Please see our Client Privacy Policy (which we will update from time to time) for more information. This is available from your Financial Adviser or at ifdl.info/privacypolicy. If you provide us with information about other investors, you confirm that you will pass on a copy of our Client Privacy Policy to them so that they are aware of how their personal data will be collected, used and stored by us.

Please read this section carefully before completing it.

I declare that the information provided on this form is to the best of my knowledge and belief, accurate and complete.

I agree to notify M&G Wealth immediately in the event the information in the self certification changes.

Name

Permanent address (if different to that stated above)

Position in organisation (if signing as a controlling person)

Signature of the named individual

Date

D

D

/

M

M

/

Y

Y

Y

Y